

January 2020						
S	M	T	W	T	F	S
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1
2	3	4	5	6	7	8

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$39.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	19 years	\$17,789
\$282	3 years	\$10,147 (Savings=\$7,642)

If you would like information about credit counseling services, call 1-866-797-2885.

ACCOUNT SUMMARY

Account Number: 4036 9021 1730 0878	
Previous Balance	\$11,098.23
Payment, Credits	-\$11,098.23
Purchases	+\$7,949.95
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	<u>\$0.00</u>
New Balance	\$7,949.95
Opening/Closing Date	11/27/19 - 12/26/19
Credit Access Line	\$25,000
Available Credit	\$17,050
Cash Access Line	\$5,000
Available for Cash	\$5,000
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

YOUR ACCOUNT MESSAGES

Your next AutoPay payment for \$7,949.95 will be deducted from your Pay From account and credited on your due date. If your due date falls on a Saturday, we'll credit your payment the Friday before.

0000001 FIS33339 D 7
0404

Y 9 26 19/12/26

Page 1 of 5

06610 MA MA 02302 36010000070000230201



P.O. BOX 15123
WILMINGTON, DE 19850-5123
For Undeliverable Mail Only

AUTOPAY IS ON
See Your Account
Messages for details.

02302 BEX 9 36019 D
MICHAEL F QUADRINO
10536 E KAY GARTRELL PL
TUCSON AZ 85747-5823

CARDMEMBER SERVICE
PO BOX 6294
CAROL STREAM IL 60197-6294

5000 160 28 915 211 73008786

CHASE FREEDOM: ULTIMATE REWARDS® SUMMARY

Previous points balance	175,221
+ 1% (1 Pt)/\$1 earned on all purchases	7,825
Total points available for redemption	183,046

Start redeeming today. Visit Ultimate Rewards® at www.ultimaterewards.com

You always earn unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter. You'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 in combined bonus category purchases each quarter. Activate for free at chase.com/freedom, visit a Chase branch or call the number on the back of your card.

To contact us regarding your account:



Call Customer Service:
In U.S. 1-800-524-3880
Spanish 1-888-446-3308
Pay by phone 1-800-436-7958
International 1-302-594-8200
We accept operator relay calls



Send Inquiries to:
P.O. Box 15298
Wilmington, DE 19850-5298



Mail Payments to:
P.O. Box 6294
Carol Stream, IL 60197-6294



Visit Our Website:
www.chase.com

Information About Your Account

Making Your Payments: The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments electronically through our website or by one of our customer service phone numbers above. In using any of these channels, you are authorizing us to withdraw funds as a one-time electronic funds transfer from your bank account. In our automated phone system, this authorization is provided via entry of a personal identification number. You may revoke this authorization by cancelling your payment through our website or customer service telephone numbers prior to the payment processing. If we receive your completed payment request through one of these channels by 11:59 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 11:59 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

If you pay by regular U.S. mail to the Payments address shown on this statement, write your account number on your check or money order and include the payment coupon in the envelope. Do not send more than one payment or coupon per envelope. Do not staple, clip or tape the documents. Do not include correspondence. Do not send cash. If we receive your properly prepared payment on any day by 5 p.m. local time at our Payments address on this statement, we will credit to your account that day. If your payment is received after 5 p.m. local time at our Payments address on this statement, we will credit it to your account as of the next calendar day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported To Credit Bureau: We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, please write to us at Chase Card Services P.O. Box 15369, Wilmington, DE 19850-5369.

To Service And Manage Any Of Your Account(s): When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences.

Authorization To Convert Your Check To An Electronic Transfer Debit: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check. Your bank account may be debited as soon as the same day we receive your payment. You will not receive your check back from your institution.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee, you are responsible for it every year your Account is open. We will add your annual membership fee to your monthly billing statement once a year, whether or not you use your account. Your annual membership fee will be added to your purchase balance and may incur interest. The annual membership fee is non-refundable unless you notify us that you wish to close your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual membership fee is billed. Your payment of the annual membership fee does not affect our rights to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, the annual membership fee will no longer be billed to your Account.

Calculation Of Balance Subject To Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each balance transfer, cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign

transaction for some accounts. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

- the date of the transaction – for new purchases, balance transfers, overdraft advances, cash advances, or My Chase Loans;
- the date the payee deposits the check – for new cash advance checks or balance transfer checks;
- the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose – for fees

How To Avoid Paying Interest On Purchases: Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account (or Interest Saving Balance) in full each billing period by the date and time due, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or overdraft advance), fee or interest charge is added to your daily balance until your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on new purchases if you have another balance at a higher interest rate unless you pay your balance (or Interest Saving Balance) in full each month.

Credit Limit: If you want to inquire about your options to help prevent your account from exceeding your credit limit, please call the number on the back of your card.

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us on a separate sheet at Customer Service, P.O. Box 15299, Wilmington, DE 19850-5299.

In your letter, give us the following information:

- Account information: Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card Account do not qualify.
- You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Customer Service, P.O. Box 15299, Wilmington, DE 19850-5299.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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To make changes and manage your account, including changes of address, visit **Chase.com/cardhelp** or call the Customer Service telephone number which appears on your account statement.

YOUR ACCOUNT MESSAGES (CONTINUED)

Your AutoPay amount will be reduced by any payments or merchant credits that post to your account before we process your AutoPay payment. If the total of these payments and merchant credits is more than your set AutoPay amount, your AutoPay payment for that month will be zero.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
12/02	COST PLUS WLD #357 TUCSON AZ	-34.77
12/02	COST PLUS WLD #357 TUCSON AZ	-10.86
12/02	COST PLUS WLD #357 TUCSON AZ	-24.34
12/02	COST PLUS WLD #357 TUCSON AZ	-27.38
12/02	COST PLUS WLD #357 TUCSON AZ	-28.24
12/23	AUTOMATIC PAYMENT - THANK YOU	-10,972.64
PURCHASE		
11/26	BOOKMANS 6 TUCSON AZ	9.78
11/25	STARBUCKS 800-782-7282 WA	5.60
11/26	SAGUARO CORNERS TUCSON AZ	72.48
11/26	SPEEDWAY 02932 8845 E. TA TUCSON AZ	28.47
11/26	BEYOND BREAD-SPEEDWAY TUCSON AZ	13.42
11/26	CIVANO EYECARE TUCSON AZ	74.90
11/26	BRUEGGER'S BAGELS #10 TUCSON AZ	9.75
11/27	LEBUZZ_1 TUCSON AZ	2.72
11/27	8776009454 Wikipedia Gift 877-6009454 CA	5.35
11/27	RENT THE RUNWAY 800-5090842 NY	181.00
11/27	LEBUZZ_1 TUCSON AZ	43.72
11/26	ARIZONA MOBILE LOCK & KEY TUCSON AZ	220.00
11/29	ZONA 78 TUCSON AZ	78.84
11/29	LEROUX KITCHEN WEB 207-553-7665 ME	11.98
11/29	MCDONALD'S F23652 TUCSON AZ	8.87
12/01	LUCKY BRAND #40015 TUCSON AZ	68.43
12/01	APPLE.COM/BILL 866-712-7753 CA	3.25
12/01	WHITE HOUSE BLK MKT #3178 TUCSON AZ	162.68
11/30	CIVANO NURSERY SHIPLEY TUCSON AZ	175.69
12/01	CHIDRENS MUSEUM T WWW.CHILDRENS AZ	100.00
12/01	FINDROWBUTTRCUP 646-8338145 NY	19.99
12/01	ZINBURGER TUCSON TUCSON AZ	100.00
12/01	TUCSON BOTANICAL GARDE TUCSON AZ	6.00
12/02	PARK TUCSON TUCSON AZ	6.00
12/01	MILDRED AND DILDRED TUCSON AZ	46.68
12/02	JIMMY JOHNS # 1180 TUCSON AZ	12.00
12/01	BURGER KING #3196 Q07 TUCSON AZ	12.48
12/02	FRY'S 520-663-1960 AZ	111.97
12/01	ZINBURGER TUCSON TUCSON AZ	17.59
12/02	INSTAPAINTING.COM HTTPSWWW.INST CA	38.74
12/01	QT 1479 91014795 TUCSON AZ	26.63
12/01	TUCSON JEWISH COMM C 520-2993000 AZ	128.00
12/03	Amazon.com*5T43A4N63 Amzn.com/bill WA	30.65
12/02	WOWTOWEL POMPARNO BEACH FL	67.40
12/02	5GUYS 1280 ECOMM TUCSON AZ	4.45
12/03	8776009454 Wikipedia Gift 877-6009454 CA	20.00
12/02	PP*Desert Zen Yoga 520-4710965 AZ	10.00
12/04	AMZN Mktp US*MO7ST4N53 Amzn.com/bill WA	12.78
12/03	CENTURY THEATRES 465 TUCSON AZ	10.71
12/04	LEBUZZ_1 TUCSON AZ	22.44
12/04	YARD HOUSE 83500083568 TUCSON AZ	23.15
12/06	SQ *UVC Bowie VA	9.71
12/06	Amazon.com*5Q8PF1N83 Amzn.com/bill WA	76.08
12/05	SQ *TAMMIE COE CAKES phoenix AZ	10.96
12/04	SAFEWAY #1984 TUCSON AZ	42.36
12/04	SAFEWAY #1984 TUCSON AZ	14.27
12/05	STARBUCKS STORE 19981 TUCSON AZ	12.45
12/06	Amazon.com*3W1F95B53 Amzn.com/bill WA	59.73
12/07	NETFLIX.COM NETFLIX.COM CA	14.12
12/06	WOLFGANG PUCK K12 ORD CHICAGO IL	8.91
12/06	SQ *UVC INC Washington DC	19.41
12/06	TERMINAL GETAWAY SPA CHICAGO IL	79.00

MQ+wife taxi from DCA to hotel on 12/6

ACCOUNT ACTIVITY (CONTINUED)			
Date of Transaction	Merchant	Name or Transaction Description	\$ Amount
12/06	GIFTSHOPGRANDHYATT	WASHINGTON DC	10.58
12/05	YMCA TUCSON	METRO OFFICE WWW.TUCSONYMCA AZ	65.00
12/06	GIFTSHOPGRANDHYATT	WASHINGTON DC	5.99
12/07	BARBERS OF LONDON	WASHINGTON DC	60.00
12/05	MONKS CAFE	PHILADELPHIA PA	72.23
12/06	GIFTSHOPGRANDHYATT	WASHINGTON DC	15.02
12/05	TAXI SVC	LONG ISLAND C ASTORIA NY	34.92
12/06	GROVE ORD	ROCKY MOUNT CHICAGO IL	8.67
12/06	TUCSON AIRPORT	TUCSON AZ	12.86
12/07	NORDSTROM	#0621 ARLINGTON VA	363.58
12/05	TUCSON AIRPORT	TUCSON AZ	9.13
12/06	STARBUCKS	K15 ORD CHICAGO IL	5.52
12/06	METRO 019-METRO	CENTER E WASHINGTON DC	4.00
12/08	UBER	TRIP HELP.UBER.COM CA	11.57
12/05	WENDY'S	10480 PHILADELPHIA PA	6.03
12/06	LYFT	*RIDE FRI 7AM lyft.com CA	29.82
12/07	Amazon.com	*YG1IO8H23 Amzn.com/bill WA	32.60
12/07	LYFT	*RIDE SAT 3PM lyft.com CA	17.13
12/08	TST* MAGPIES	GOURMET PIZZ TUCSON AZ	48.47
12/07	DRYBAR	GEORGETOWN WASHINGTON DC	30.00
12/07	MATCHBOX	PENTAGON CITY 703-3403884 VA	78.12
12/06	FIREFLY	WASHINGTON DC	146.00
12/08	SQ *METROPOLITAN	Arlington VA	25.43
12/07	METRO 020-GAL	PLC-CHNTN W WASHINGTON DC	3.00
12/08	LYFT	*RIDE SAT 4PM lyft.com CA	8.28
12/07	METRO 044-PENTAGON	CITY ARLINGTON VA	5.00
12/07	STARBUCKS	800-782-7282 WA	11.17
12/07	METRO 044-PENTAGON	CITY ARLINGTON VA	2.00
12/08	TAYLOR GOURMET	ARLINGTON VA	24.18
12/08	CANTINA LAREDO	DFW DALLAS TX	51.47
12/08	FW INC.	MAGAZINE DALLAS TX	19.46
12/09	INTUITION WELLNESS	CENTE TUCSON AZ	154.62
12/08	TUCSON AIRPORT	AUTHORI TUCSON AZ	40.00
12/09	WHOLEFDS	RRD #10475 TUCSON AZ	323.71
12/09	LEBUZZ_1	TUCSON AZ	18.33
12/08	DCA FORBES	SPACE #23 ARLINGTON VA	20.12
12/08	THE GROVE-WASHINGTON	WASHINGTON DC	9.05
12/09	INSTAPAINING.COM	HTTPSWWW.INST CA	12.11
12/09	LEBUZZ_1	TUCSON AZ	31.98
12/10	CIRCLE K	01933 TUCSON AZ	29.27
12/10	TINKERGARTEN.COM	TINKERGARTEN. MA	100.00
12/09	AMERICAN AIR	0012393064670 FORT WORTH TX	870.01
121119	1 M	TUS PHX	
	2 M	PHX AUS	
	3 MX	AUS PHX	
	4 MX	PHX TUS	
12/09	MIGUEL A ARENAS	MD TUCSON AZ	10.00
12/10	INSTAPAINING.COM	HTTPSWWW.INST CA	215.34
12/11	Prime Video	*IL6R69XM3 888-802-3080 WA	16.29
12/11	First Watch	218 TUCSON AZ	26.92
12/11	MESQUITE VLLY	GRWR TUCSON AZ	133.45
12/11	TUCSON AIRPORT	TUCSON AZ	11.86
11/20	DOLLAR RENT A CAR	DALLAS TX	43.83
12/13	Prime Video	*HL5YX7Z73 888-802-3080 WA	2.16
12/11	PHO 12NEWS (N1-R14)	PHOENIX AZ	6.99
12/13	BRUEGGER'S	BAGELS #10 TUCSON AZ	9.55
12/13	STARBUCKS STORE	06612 TUCSON AZ	87.99
12/13	BLANCO TACOS	T4 N2 PHX PHOENIX AZ	14.55
12/14	SP * BLACK STANDARD	CO HTTPSBLACKSTA AZ	15.50
12/13	TUCSON CLEANERS	TUCSON AZ	23.75
12/12	AUSTIN AIRPORT-F&B	AUSTIN TX	14.92
12/12	STARBUCKS STORE	19981 TUCSON AZ	6.47
12/13	TUCSON BOTANICAL	GAR 520-3269686 AZ	70.00
12/14	BEAR CANYON PIZZA	COMPANY TUCSON AZ	39.15
12/16	SIMPLYSGNUP	CLASSES 919-901-0806 NC	25.00
12/16	RI *NAPSTER I	RHAPSODY 206-707-8100 WA	9.99
12/16	JUNIORS CHEESECAKE	718-8525257 NY	53.95

MQ+wife Lunch in DC on 12/7

MQ+wife Dinner in DC on 12/6 - charge \$100/day max

MQ+wife taxi to DCA from hotel on 12/8

MQ+wife Breakfast while traveling home on 12/8

MQ+wife Lunch while traveling home on 12/8



ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
12/16	AMZN Mktp US*GG2691GW3 Amzn.com/bill WA	35.74
12/16	INTUITION WELLNESS CENTE TUCSON AZ	77.31
12/16	WHOLEFDS RRD #10475 TUCSON AZ	296.00
12/16	INTUITION WELLNESS CENTE TUCSON AZ	90.75
12/16	APPLE.COM/BILL 866-712-7753 CA	17.38
12/17	MESQUITE VLLY GRWR TUCSON AZ	48.43
12/17	MESQUITE VLLY GRWR TUCSON AZ	50.00
12/17	SP * SARAHS SILKS SARAHSILKS2. CA	39.05
12/17	USA*PEPSI BOTTLING VENTUR BOONE NC	1.60
12/17	BIOIMMERSION INC 425-451-3112 WA	70.28
12/17	MCDONALD'S F35362 PHOENIX AZ	1.08
12/18	T.J. MAXX #1465 TUCSON AZ	82.53
12/19	Amazon.com*LW2MC8Q03 Amzn.com/bill WA	22.80
12/18	MESQUITE VLLY GRWR TUCSON AZ	7.60
12/17	RED STAR LOUNGE B CLT CHARLOTTE NC	10.30
12/18	MESQUITE VLLY GRWR TUCSON AZ	14.12
12/18	LEBUZZ_1 TUCSON AZ	21.28
12/18	TUCSON AIRPORT AUTHORI TUCSON AZ	20.00
12/19	Amazon.com*YK16787Q3 Amzn.com/bill WA	98.66
12/18	PP*Desert Zen Yoga 520-4710965 AZ	10.00
12/20	BRUEGGER'S BAGELS #10 TUCSON AZ	7.92
12/19	SAFEWAY #1984 TUCSON AZ	39.61
12/21	CIRCLE K # 41665 TUCSON AZ	26.48
12/22	Amazon.com*RJ6G63K03 Amzn.com/bill WA	10.86
12/19	ZINBURGER GRANT TUCSON AZ	40.70
12/21	CIRCLE K # 41665 TUCSON AZ	4.88
12/20	ICP*SPRINGS GYMNASTICS, L TUCSON AZ	25.00
12/21	FINDROWBUTTRCUP 646-8338145 NY	15.50
12/21	MARANA PUMPKIN PATCH MARANA AZ	32.43
12/21	MARANA PUMPKIN PATCH MARANA AZ	18.38
12/22	DUNKIN #353524 TUCSON AZ	11.89
12/21	BEYOND BREAD-SPEEDWAY TUCSON AZ	16.03
12/21	UNITED NATIONS ASSOCIATIO TUCSON AZ	108.39
12/21	CIVANO NURSERY SHIPLEY TUCSON AZ	50.00
12/20	VIVA COFFEE HOUSE LLC TUCSON AZ	3.69
12/21	MCDONALD'S F36244 MARANA AZ	2.00
12/20	VIVA COFFEE HOUSE LLC TUCSON AZ	14.25
12/21	MCDONALD'S F36244 MARANA AZ	3.96
12/22	FRY'S FOOD DRG 0090 TUCSON AZ	96.10
12/23	STARBUCKS STORE 19981 TUCSON AZ	20.54
12/23	ACURA CHAPMAN ACURA TUCSON AZ	95.93
12/24	FRY'S FOOD DRG 0090 TUCSON AZ	114.56
12/23	DIABLO BURGER TUCSON AZ	28.64
12/25	GEICO *AUTO 800-841-3000 DC	131.62

2019 Totals Year-to-Date	
Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	16.49%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	26.49%(v)(d)	- 0 -	- 0 -

INTEREST CHARGES (CONTINUED)

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
BALANCE TRANSFERS			
Balance Transfer	16.49%(v)(d)	- 0 -	- 0 -

30 Days in Billing Period

- (v) = Variable Rate
- (d) = Daily Balance Method (including new transactions)
- (a) = Average Daily Balance Method (including new transactions)

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

